

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gerald L. Stake
Debtor

Case No. 14-05183-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Mar 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2020.

db +Gerald L. Stake, 142 East Louther Street, Carlisle, PA 17013-3027
cr +F&M Trust, c/o Charles J. Hartwell, Esq., 2132 Market Street, Camp Hill, PA 17011-4706
cr +NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013
4568634 CITIMORTGAGE, P.O. BOX 6243, SIOUX FALLS, SD 57117-6243
4568636 +DARRELL C. DETHFELS, ESQ., 2132 MARKET ST, CAMP HILL, PA 17011-4706
4568638 +DRESSEL WELDING SUPPLY, P.O. BOX 2028, YORK, PA 17405-2028
4568639 F&M TRUST, 1100 LINCOLN WAY W, CHAMBERSBURG, PA 17201-8829
4574418 +F&M Trust, c/o Charles J. Hartwell, Esquire, Dethlefs, Pykosh, Shook & Murphy,
2132 Market Street, Camp Hill, PA 17011-4706
4568640 +FIA CARD SERVICES, N.A., P.O. BOX 982284, EL PASO, TX 79998-2284
4568641 FMC- OMAHA SRVC CNTR, PO BOX 542000, OMAHA, NE 68154-8000
4568642 +GIFT ASSOCAITES, P.O. BOX 567, MECHANICSBURG, PA 17055-0567
4568645 +JAMES D. HELLRUNG, 595 HESS RD, ELIZABETHTOWN, PA 17022-9559
4568646 +M&L RENTALS, 350 EAST HIGH STREET, CARLISLE, PA 17013-2522
5299089 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5299090 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826,
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
4570707 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
4568650 RECEIVABLE MANAGEMENT SERVICES, 77 HARTLAND STREET, SUITE 401, PO BOX 280431,
EAST HARTFORD, CT 06128-0431
4568651 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4568652 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4568653 SUNRISE CREDIT SERVICES, P.O. BOX 9100, FARMINGDALE, NY 11735-9100
4568654 SUNSET HARBOR DEVELOPMENT PTRSP, PO BOX 911767, DENVER, CO 80291-1767
4568655 +UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, 228 WALNUT STREET, SUITE 220,
HARRISBURG, PA 17101-1738
4568656 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4576982 EDI: AIS.COM Mar 16 2020 23:03:00 American InfoSource LP as agent for,
First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838
4568635 +EDI: COMCASTCBLCENT Mar 16 2020 23:03:00 COMCAST, 221 W. PHILADELPHIA ST, STE 12,
YORK, PA 17401-2992
4568637 EDI: DISCOVER.COM Mar 16 2020 23:03:00 DISCOVER, PO BOX 15251,
WILMINGTON, DE 19886-5251
4570719 EDI: DISCOVER.COM Mar 16 2020 23:03:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4568643 E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2020 18:58:35 GREEN TREE, P.O. BOX 6172,
RAPID CITY, SD 57709-6172
4615430 E-mail/Text: bankruptcy.bnc@ditech.com Mar 16 2020 18:58:35 Green Tree Servicing, LLC,
P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
4568644 EDI: IRS.COM Mar 16 2020 23:03:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4568633 EDI: JPMORGANCHASE Mar 16 2020 23:03:00 CHASE, P.O. BOX 15298, WILMINGTON, DE 19850
4568647 E-mail/Text: unger@members1st.org Mar 16 2020 18:58:45 MEMBERS FIRST FCU, P.O. BOX 40,
MECHANICSBURG, PA 17055-0040
4568648 E-mail/Text: bsmith@orrstown.com Mar 16 2020 18:58:35 ORRSTOWN BANK,
2695 PHILADELPHIA AVE, SHIPPENSBURG, PA 17201-7908
4568649 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 16 2020 18:58:36 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4736194 EDI: RECOVERYCORP.COM Mar 16 2020 23:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr New Residential Mortgage LLC
4568657 ##+WILLIAMS, BABBIT, & WEISMAN, 5255 NORTH FEDERAL HIGHWAY, BOA RATON, FL 33487-4913
TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2020 at the address(es) listed below:

Ashlee Crane Fogle on behalf of Creditor Green Tree Servicing LLC afogle@rascrane.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Charles Joseph Hartwell on behalf of Creditor F&M Trust chartwell@dplglaw.com,
kgreene@dplglaw.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Johanna Hill Rehkamp on behalf of Debtor 1 Gerald L. Stake jhr@cclawpc.com,
jlaughman@cclawpc.com; jbartley@cclawpc.com
Joseph P Schalk on behalf of Creditor Green Tree Servicing LLC jschalk@barley.com,
sromig@barley.com
Recovery Management Systems Corporation claims@recoverycorp.com
Robert E Chernicoff on behalf of Debtor 1 Gerald L. Stake rec@cclawpc.com,
jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

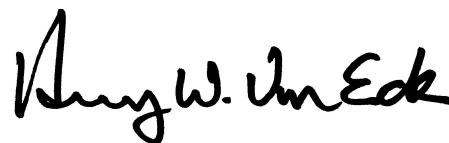
Debtor 1	<u>Gerald L. Stake</u>	Social Security number or ITIN	xxx-xx-9596
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:14-bk-05183-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald L. Stake
aka Gerald Lee Stake

3/16/20**By the court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Christopher Gambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.